

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: :  
 : Group Art Unit: 2437  
 Sourabh Satish :  
 : Examiner: Paul E. Callahan  
 Appln. No.: 10/782,396 :  
 : Confirmation No.: 4350  
 Filed: February 18, 2004 :  
 : Customer No.: 69417  
 For: RISK PROFILING :  
  
 Mail Stop AF  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE**

Sir:

In response to the Office Action dated October 13, 2009, and Advisory Action dated January 5, 2010, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.